

**Information to identify the case:**

Debtor 1	<b>Richard T Drude</b>	Social Security number or ITIN	xxx-xx-5840
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>19-19333-MBK</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard T Drude

7/27/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Richard T Drude  
Debtor

Case No. 19-19333-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 27, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2023:

Recip ID	Recipient Name and Address
db	+ Richard T Drude, 9 Forest Park Terrace, Monroe Township, NJ 08831-8508
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
lm	+ CITIZENS FINANCIAL/FRANKLIN AMEREICAN MORTGAGE, 6100 TOWER CIRCLE, STE 600, FRANKLIN, TN 37067-1505
518231554	#+ Apothaker Scian PC, Attn: Kimberly F Scian, 520 Fellowship Road, Mount Laurel, NJ 08054-3410
518231558	+ Citizens Financial Group, Franklin American Mortgage, 6100 Tower Circle, Ste 600, Franklin, TN 37067-1505
518231559	+ John Walling, Court Officer, PO Box 39, Fanwood, NJ 07023-0039
518231565	+ Southwest Credit Systems, PO Box 650543, Dallas, TX 75265-0543

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 27 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 27 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Jul 28 2023 00:27:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
518262407	EDI: PHINAMERI.COM	Jul 28 2023 00:27:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518231553	+ EDI: PHINAMERI.COM	Jul 28 2023 00:27:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
519558158	Email/Text: BKelectronicnotices@cenlar.com	Jul 27 2023 20:38:00	Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618
518312287	Email/PDF: bncnotices@becket-lee.com	Jul 27 2023 20:58:30	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518231555	+ Email/Text: bankruptcy@cavps.com	Jul 27 2023 20:38:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
518231556	+ Email/Text: bankruptcy@cavps.com	Jul 27 2023 20:38:00	Cavalry SPV I LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
518231557	+ EDI: CITICORP.COM	Jul 28 2023 00:27:00	Citibank, PO Box 653095, Dallas, TX 75265-3095
518356262	+ Email/Text: BKelectronicnotices@cenlar.com	Jul 27 2023 20:38:00	Citizens Bank, N.A., c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430

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518231561	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 27 2023 20:37:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518231562	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 27 2023 20:47:41	LVNV Funding/Resurgent Capital, PO Box 10497, Greenville, SC 29603-0497
518231563	+ Email/Text: ngisupport@radiusgs.com	Jul 27 2023 20:37:00	Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
518231564	Email/Text: clientrelations@optiosolutions.com	Jul 27 2023 20:38:00	QCS, Qualia Collection Services, PO Box 4699, Petaluma, CA 94955
518343432	+ EDI: AIS.COM	Jul 28 2023 00:27:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518231566	+ EDI: VERIZONCOMB.COM	Jul 28 2023 00:27:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
518231567	+ EDI: BLUESTEM	Jul 28 2023 00:27:00	Web Bank/Fingerhut, 6250 Ridgeweood Road, Saint Cloud, MN 56303-0820
TOTAL: 18			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518870846	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
518307377	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518231560	##+	KML Law Group PC, Attorneys At Law, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor CENLAR FSB dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation CITIZENS FINANCIAL/FRANKLIN AMEREICAN MORTGAGE dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

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Denise E. Carlon

on behalf of Creditor Citizens Bank N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

James J. Fitzpatrick

on behalf of Debtor Richard T Drude jfitzpatrick@lsnj.org  
nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;fitz2law@gmail.com

John R. Morton, Jr.

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor Citizens Bank N.A. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Marguerite Mounier-Wells

on behalf of Debtor Richard T Drude marguerite.wells@live.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com

Martin C. Latinsky

on behalf of Debtor Richard T Drude mlatin56@gmail.com latinskyfitzlaw@gmail.com

Nicholas Fitzgerald

on behalf of Debtor Richard T Drude fitz2law@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12